

**IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**ROBIN SICHER,** :  
:  
**Plaintiff,** : **Case No. 3:23-cv-00492-RDM**  
:  
**v.** :  
:  
**LVNV FUNDING, LLC,** :  
:  
**Defendant.** :  
:

**DEFENDANT LVNV FUNDING, LLC'S ANSWER AND AFFIRMATIVE  
DEFENSES TO PLAINTIFF'S COMPLAINT**

Defendant LVNV Funding, LLC (“LVNV”) respectfully answers Plaintiff’s Complaint as follows:

**INTRODUCTION**

1. Admitted in part; denied in part. LVNV admits that Plaintiff brings claims under the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. § 1692, *et seq.* LVNV denies all remaining allegations in ¶ 1 of the Complaint.

**PARTIES**

2. LVNV denies the allegations in ¶ 2 of the Complaint for lack of knowledge or information sufficient to form a reasonable belief therein.

3. LVNV denies the allegations in ¶ 3 of the Complaint for lack of knowledge or information sufficient to form a reasonable belief therein.

4. LVNV denies the allegations in ¶ 4 of the Complaint.

5. L VNV denies the allegations in ¶ 5 of the Complaint.

**STATEMENT OF CLAIM**

6. L VNV incorporates its foregoing responses as if fully restated and set forth herein.

7. Admitted in part; denied in part. L VNV admits only the accuracy of any properly quoted language from the referred to provision. L VNV denies all remaining allegations in ¶ 7 of the Complaint.

8. Admitted in part; denied in part. L VNV admits only the accuracy of any properly quoted language from the referred to provision. L VNV denies all remaining allegations in ¶ 8 of the Complaint.

9. L VNV denies the allegations in ¶ 9 of the Complaint.

10. L VNV denies the allegations in ¶ 10 of the Complaint for lack of knowledge or information sufficient to form a reasonable belief therein.

11. L VNV admits the allegations in ¶ 11 of the Complaint.

12. L VNV denies the allegations in ¶ 12 of the Complaint.

13. L VNV denies the allegations in ¶ 13 of the Complaint.

14. L VNV denies the allegations in ¶ 14 of the Complaint for lack of knowledge or information sufficient to form a reasonable belief therein.

15. L VNV denies the allegations in ¶ 15 of the Complaint.

16. L VNV denies the allegations in ¶ 16 of the Complaint.

17. LVNV denies the allegations in ¶ 17 of the Complaint.
18. LVNV denies the allegations in ¶ 18 of the Complaint for lack of knowledge or information sufficient to form a reasonable belief therein.
19. LVNV denies the allegations in ¶ 19 of the Complaint.  
LVNV denies that Plaintiff is entitled to any of the relief requested in the paragraph beginning with “WHEREFORE.”
20. LVNV admits that Plaintiff demands a jury trial.

**AFFIRMATIVE DEFENSES**

**FIRST AFFIRMATIVE DEFENSE**

Plaintiff's claims are barred by the statute of limitations.

WHEREFORE, Defendant LVNV Funding, LLC respectfully requests that this Honorable Court enter judgment in its favor and against Plaintiff; dismiss Plaintiff's Complaint with prejudice; and further award all such other relief as is just and appropriate.

Respectfully submitted,

**MESSER STRICKLER BURNETTE, LTD.**

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*Counsel for Defendant LNV Funding, LLC*

Dated: March 31, 2023

**CERTIFICATE OF SERVICE**

I certify that on March 31, 2023, a true copy of the foregoing document was served on all unrepresented parties and counsel of record via electronic service.

**MESSER STRICKLER BURNETTE, LTD.**

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Dated: March 31, 2023